

REMARKS

Claims 1-22 are pending in this application. Claims 1, 16, and 19 are the independent claims. Favorable reconsideration of this application, in light of the following remarks, is respectfully requested.

Rejections under 35 U.S.C. §102

Claims 1-2, 8, 13-16, and 18-22 stand rejected under 35 U.S.C. §102(e) as being anticipated by Shimada et al. (US 6,369,919). This rejection is respectfully traversed.

Without conceding to the Examiner's position and to expedite prosecution Applicants have amended claim 1. Amended claim 1 recites, inter alia, "recording, in response to accessing the financial record through the communication link, an audio interaction including a financial inquiry by the client in the communication in an audio file." At least this feature is not disclosed or rendered obvious by Shimada.

Shimada discloses a telephone transaction support system that includes a customer information registration unit for registering information regarding a customer database and an analyzing unit for analyzing voice features. In Shimada, after a customer has registered with the system, an operator requests that the customer input a voice password to identify the customer. When the customer speaks the password a control unit records the voice data. After the password information has been obtained the control unit connects with a database to link the voice password with the customers information through a customer number. (Col. 8 lines 50-68 and Col. 9 lines 1-20).

On page 4 of the final Office Action dated November 12, 2009 the Examiner uses col. 8-10 of Shimada to teach "recording, through the communication link, an

audio interaction by the client in the communication in an audio file” as previously recited in independent claim 1.

Col. 8 lines 51-64 of Shimada discloses recording and analyzing **a voice password**. Shimada describes the voice password can **be meaningless words or terms identifying the customer**. Therefore, the **voice password** as disclosed by Shimada does not include “**a financial inquiry**” as recited by amended claim 1.

Additionally, Col. 9 lines 28-35 of Shimada teaches **a conversation being recorded as soon as the system receives a call from a customer**. Therefore, Shimada fails to disclose “recording, **upon accessing the financial record** through the communication link, an audio interaction” as recited by amended claim 1.

In view of the above, Applicants submit independent claim 1 is allowable. Applicants respectfully submit that independent claims 16 and 19 are allowable for at least somewhat similar reasons as state above with respect to claim 1 and on their own merits. Furthermore, Applicants respectfully submit that dependent claims 2, 8, 13-16 and 18-22 are allowable at least by virtue of their dependency from allowable base claims.

Therefore, Applicants respectfully request that his art ground of rejection of these claims under 35 U.S.C §102 be withdrawn.

Rejections under 35 U.S.C. §103

Claims 3-4 stand rejected under 35 U.S.C. §103(a) as being unpatentable over Shimada et al. (US 6,396,919) as applied to claim 1, and further in view of DeMartin et al. (US 6,226,672) and Dockes et al. (US 5,974,004). This rejection is respectfully traversed.

Applicants respectfully submit that dependent claims 3 and 4 are allowable at least for depending on an allowable base claim. Further, Applicants submit that any

combination of DeMartin and Dockets fails to cure the deficiencies as discussed above regarding Shimada. Therefore, claims 3 and 4 are allowable over any combination of cited art. For at least this reason, this rejection should be withdrawn.

Rejections under 35 U.S.C. §103

Claims 5 and 10 stand rejected under 35 U.S.C. §103(a) as being unpatentable over Shimada et al. (US 6,396,919) as applied to claim 1, and further in view of Kelly et al. (US 6,047,292). This rejection is respectfully traversed.

Applicants respectfully submit that dependent claims 5 and 10 are allowable at least for depending on an allowable base claim. Further, Applicants submit that Kelly fails to cure the deficiencies as discussed above regarding Shimada. Therefore, claims 5 and 10 are allowable over any combination of cited art. For at least this reason, this rejection should be withdrawn.

Rejections under 35 U.S.C. §103

Claims 6, 9, and 11 stand rejected under 35 U.S.C. §103(a) as being unpatentable over Shimada et al. (US 6,396,919) as applied to claim 1, and further in view of Dockes et al. (US 5,974,004). This rejection is respectfully traversed.

Applicants respectfully submit that dependent claims 6, 9 and 11 are allowable at least for depending on an allowable base claim. Further, Applicants submit that Dockes fails to cure the deficiencies as discussed above regarding Shimada. Therefore, claims 6, 9 and 11 are allowable over any combination of cited art. For at least this reason, this rejection should be withdrawn.

Rejections under 35 U.S.C. §103

Claims 7 and 12 stand rejected under 35 U.S.C. §103(a) as being unpatentable over Shimada et al. (US 6,396,919) as applied to claim 1, and further in view of Akagiri (US 5,491,481). This rejection is respectfully traversed.

Applicants respectfully submit that dependent claims 7 and 12 are allowable at least for depending on an allowable base claim. Further, Applicants submit that Akagiri fails to cure the deficiencies as discussed above regarding Shimada. Therefore, claims 7 and 12 are allowable over any combination of cited art. For at least this reason, this rejection should be withdrawn.

Rejections under 35 U.S.C. §103

Claim 17 stands rejected under 35 U.S.C. §103(a) as being unpatentable over Shimada et al. (US 6,396,919) as applied to claim 1, and further in view of Cannon et al. (US 6,430,270). This rejection is respectfully traversed.

Applicants respectfully submit that dependent claim 17 is allowable at least for depending on an allowable base claim. Further, Applicants submit that Cannon fails to cure the deficiencies as discussed above regarding Shimada. Therefore, 17 is allowable over any combination of cited art. For at least this reason, this rejection should be withdrawn.

CONCLUSION

Accordingly, in view of the above amendments and remarks, reconsideration of the objections and rejections and allowance of each of the pending claims in connection with the present application is earnestly solicited.

Should there be any outstanding matters that need to be resolved in the present application, the Examiner is respectfully requested to contact the telephone number of the undersigned below.

If necessary, the Commissioner is hereby authorized in this, concurrent, and future replies, to charge payment or credit any overpayment to Deposit Account No. 08-0750 for any additional fees required under 37 C.F.R. § 1.16 or under 37 C.F.R. §1.17; particularly, extension of time fees.

Respectfully submitted,

HARNESS, DICKEY, & PIERCE, P.L.C.

By



Gary D. Yacura, Reg. No. 35,416

P.O. Box 8910
Reston, Virginia 20195
(703) 668-8000


GDY/EGP/mas
884914.1